

EXHIBIT A

UNITED STATES DISTRICT COURT
DISTRICT OF MASSACHUSETTS

CITIBANK, N.A., NOT IN ITS INDIVIDUAL)
CAPACITY, BUT SOLELY AS SEPARATE)
TRUSTEE FOR PMT NPL FINANCING)
2015-1,)
)
 Plaintiff,)
)
 v.) Case No. 14-13593-GAO
)
 RENEE ANNA NAJDA *et al.*,)
)
 Defendants,)
)
 v.)
)
 SANTANDER BANK N.A. f/k/a SOVEREIGN)
BANK,)
)
 Party-in-Interest,)
)
)
 RENEE ANNA NAJDA *et. al.*,)
)
 Defendants/Counterclaim Plaintiffs,)
)
 v.)
)
 CITIBANK, N.A. AS TRUSTEE FOR)
THE BENEFIT OF SWDNSI TRUST)
SERIES 2010-3, *et al.*,)
)
 Counterclaim Defendants.)
)

**AFFIDAVIT OF JOHNNY MORTON IN SUPPORT OF
PLAINTIFF'S MOTION TO ASSIGN JUDGMENT**

I, Johnny Morton, do hereby states as follows:

1. I am over the age of 18, of sound mind, and able to make this Affidavit.

2. Upon information and belief, the matters set forth in this Affidavit are true and accurate based on my own personal knowledge and the business records kept by PennyMac Loan Services, LLC (“PLS”) in the ordinary course of business relating to a mortgage loan issued to borrowers Renee and Andrew Najdas (“Najdas”) that was at issue in this action. PLS was the servicer of the Najdas’ loan until January 26, 2018, when servicing transferred to Planet Home Lending, LLC (“PHL”).

3. I submit this Affidavit in support of Plaintiff Citibank, N.A., not in its individual capacity, but solely as Separate Trustee for PMT NPL Financing 2015-1’s (“Plaintiff”) Motion to Assign the Judgment.

4. PLS is authorized to execute this Affidavit in support of Plaintiff’s Motion to Assign the Judgment and on behalf of Plaintiff as its attorney-in-fact.

5. I am a current employee of PLS. I hold the position of Foreclosure Supervisor.

6. I have personal knowledge of the matters set forth in this Affidavit based upon my review of the business records kept by PLS relating to the mortgage loan at issue, which PLS continues to maintain after the servicing transfer in the ordinary course of its business.

7. As part of its business practice and as prior servicer of the Najdas’ loan, PLS created and continues to maintain a loan file for the Najdas’ loan, which includes documents and information relating to transfers of the subject Note and Mortgage.

8. According to the electronic books and records of PLS, Plaintiff sold the Najdas’ loan after the trial in this action.

9. According to the electronic books and records of PLS, the current holder of the Najdas’ loan is Wilmington Trust, National Association, not in its Individual Capacity, but solely in its capacity as Trustee of MFRA Trust 2015-1 (“Wilmington Trust”).

10. In light of the sale and transfer of the loan, Plaintiff, through PLS, its attorney-in-fact, assents to and hereby manifests its intent for the assignment of the judgment in this action, and all attendant rights therein, to Wilmington Trust.

Signed under the pains and penalties of perjury this 16th day of May, 2018.

A handwritten signature in blue ink, appearing to read "JM", is enclosed within a blue oval.

Johnny Morton
Foreclosure Supervisor
PennyMac Loan Services, LLC

STATE OF TEXAS

On this 16th day of May, 2018, before me, the undersigned notary public, personally appeared the above-named Johnny Morton, proved to me through satisfactory evidence of identification, which was TX D/L, to be the person whose name is signed on the preceding or attached document, and acknowledged to me that he signed it voluntarily in said capacity for its stated purpose.

Notary Public

My commission expires: 10-14-2019

Elsie Kroussakis

